

Interview with Yero Baldeh and Amel Hamza

Director of the Transition States
Coordination Office of the African
Development Bank (Y. B.), and Acting
Director of the Gender, Women and
Civil Society Department and
Manager, Gender and Women
Empowerment Division of the
African Development Bank (A. H.)*



Yero Baldeh has over twenty-four years of professional experience, seventeen of which with the African Development Bank. He is currently the Director of the Transition States Coordination Office at the African Development Bank (AfDB), Abidjan, Cote d'Ivoire. Prior to this, he was the Country Manager for Ghana, Lead Coordinator of the Transition States Coordination Office and Country Manager in Sierra Leone, among other posts. Before he joined the Bank in 2004, Dr Baldeh was the Head of The Gambia Social Development Fund.



Amel Hamza has more than thirty years of management and technical experience on gender and related topics, with over a decade of successful track record in the AfDB. She is currently leading the AfDB's roll-out and implementation of the 2021–2025 Gender Strategy. Prior to joining the AfDB, Dr Hamza worked in academia in her home country of Sudan and held different positions in UNICEF and UN Women. She holds a master's degree in Development Studies with specialization in Women and Development from the Institute of Social Studies, from the Netherlands.

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1. By way of introduction, could you please briefly highlight what the African Development Bank (AfDB) Group is, its mandate and activities it engages in, in general and specifically with regards to addressing fragility and building resilience as well as women empowerment and civil society engagement (CSE) in Africa?

The AfDB Group (the Bank) is a regional, multilateral, development finance institution established to contribute to economic development and social progress in Africa. As the premier development finance institution in the continent, the Bank Group mobilizes and allocates resources for investments, and provides policy advice and technical assistance in order to support African member countries' development, poverty reduction and improvement of living conditions for Africans. The Bank currently has eighty-one member countries (fifty-four African and twenty-seven non-regional), with its headquarters in Abidjan, Côte d'Ivoire.

The AfDB's Ten-Year Strategy (2013–2022) with its two main objectives – Inclusive Growth and the Transition to Green Growth – reflects the aspirations of the entire African continent. Under the leadership of Dr Akinwumi A. Adesina, the President of the Bank Group, five development priorities known as the High 5s (Light up and Power Africa; Feed Africa; Industrialize Africa; Integrate Africa; and Improve the Quality of Life for the People of Africa) were established in 2015 to accelerate collective progress towards the African Union's Agenda 2063 and the Sustainable Development Goals (SDGs).

Specific strategies or policies (such as the strategies for Addressing Fragility and Building Resilience in Africa¹; Gender; Governance; and Private Sector Development) guide the Bank's thematic work, with dedicated departments/units such as the Transition States Coordination Office (RDTS) that applies a "fragility lens" in bank policy dialogues, knowledge products and operations. We look forward to share more on the Bank's agenda to prevent and address the complex, multidimensional and often interlinked drivers of fragility, and how we strengthen resilience on the African continent via a one-bank approach (i.e. with sectors and regions).

As mentioned above, the aim of gender equality and women's empowerment (GEWE) is at the core of the Bank's mandate to spur sustainable economic development and social progress on the continent. This is because gender equality is both a human right and an economic necessity. As a crosscutting sector, GEWE is institutionalized through the Gender, Women and Civil Society Department and systematically integrated throughout the Bank's operations and policies. Over the years, the Bank has increased its focus on gender equality and leveraged its convening power to promote women and girls'

¹ For more information, see AfDB Group, "Fragility & Resilience", available at: https://www.afdb.org/en/topics-and-sectors/topics/fragility-resilience (all internet references were accessed in March 2022).



empowerment as a key development priority. Recent developments reflect the priority given to the gender agenda, including the creation in March 2020 of the Gender Equality Trust Fund, first of its kind and one of the largest funds dedicated to gender equality on the continent. In November 2020, the Board of Directors approved the Gender Strategy for 2021–2025: "Investing in Africa's women to accelerate inclusive growth".²

We very much encourage you to have a look at our Gender Strategy, but let us now share some highlights. We all know that knowledge products are an enabler for evidence-based policy reforms, technical assistance and tailored development projects. This is why the Bank invests in the production of gender data and knowledge which helps unpacking country-specific gender constraints and ensures alignment with national development plans for enhanced women's empowerment. Additionally, the Bank invests in special initiatives to accelerate opportunities for women, such as the Affirmative Finance Action for Women in Africa initiative to help tackle access to finance for women entrepreneurs and women-led businesses.³ Another example is Fashionomics Africa, through which the Bank supports micro-, small- and medium-sized enterprises in the creative industries (textile and apparel) that show high-impact potential for women's empowerment.⁴ Furthermore, gender mainstreaming through the Bank's Gender Marker System in our regular operations (e.g. infrastructure and human capital development projects/programmes) plays a crucial role in setting a tracking mechanism of targets and the allocation of resources, hence driving progress towards gender equality.

For example, between 2016 and 2019 the Bank's operations facilitated the creation of 3.8 million jobs, with a specific focus on women and youth. More recently, during the COVID-19 pandemic, the Bank supported the African governments, private sector and civil society with a US\$10 billion Crisis Response Facility, where boosting resilience and gender equality are centre-stage. Once again, the importance of gender in the Bank's approach was shown.

2. What are AfDB's engagement and approaches in the Sahel region?

The Sahel region has immense potential but also faces significant challenges such as widespread poverty, security issues and climate change, each having devastating impacts on the population. The Bank is thus committed to assisting the Sahel region to advance towards an end of the cycle of violence, economic dependence, poverty and climate vulnerability. We support governments' inclusive governance and service delivery agendas, community-centric approaches, and private sector-driven development, especially in rural and border communities, so that no one is left behind.

² AfDB Group, The African Development Bank Group Gender Strategy 2021–2025, 3 February 2021, available at: https://www.afdb.org/en/documents/african-development-bank-group-gender-strategy-2021-2025.

³ AfDB Group, "AFAWA (Affirmative Finance Action for Women in Africa)", available at: https://www.afdb.org/en/topics-and-sectors/initiatives-partnerships/afawa-affirmative-finance-action-women-africa.

⁴ Fashionomics Africa, available at: https://fashionomicsafrica.org/.

Given the current security situation in several parts of the region, high levels of defence expenditure are inevitable and likely to continue to maintain long-term peace and stability. The Bank views security and peacebuilding projects by governments and humanitarian—development—peace (HDP) nexus partners (according to their respective mandates) as an indispensable public good in our mutual quest for wealth creation, sustainable economic growth, people's wellbeing, and long-term social prosperity. In all of these, particular emphasis needs to be on the "do no harm" principle and doing good.

For example, the Bank is doing its part with a portfolio of more than US\$3 billion in the G5 Sahel (Burkina Faso, Chad, Mali, Mauritania and Niger), including investments in agriculture, energy, transport infrastructure, human capital youth employment employment and entrepreneurship, development, empowerment, as well as strengthening governance for basic service delivery. We are working very closely with partners in the Sahel, such as the African Union, the Regional Economic Communities, the Executive Secretariat of the G5 Sahel, the Lake Chad Basin Commission, the Sahel Alliance, the United Nations' (UN) system and other development and humanitarian partners such as the International Committee of the Red Cross (ICRC), the private sector and civil society. Together and according to our respective mandates, we collectively support countries in the region in their quests to achieve development progress.

During the One Planet Summit for Biodiversity earlier this year, President Adesina pledged US\$6.5 billion to speed up the realization of Africa's Great Green Wall to create green growth corridors by restoring, developing and sustainably managing 100 million hectares of degraded land across the Sahara and Sahel. The "Wall" will stretch 7,000 km from Dakar to Djibouti and will create up to ten million jobs by 2030. The Bank will contribute to the Wall through several programmes, including via "Desert to Power" to generate up to 10 GW of new solar energy and provide clean electricity for up to 250 million people across the Sahel's eleven countries. Another programme is the Africa Adaptation Acceleration Program, helping governments in the Sahel to scale up adaptation measures and transition towards digitally enabled, data-driven agriculture. With our partner, the Global Centre for Adaptation, we plan to leverage US\$2 billion from our investment pipeline and mobilize US\$25 billion more.

3. How did the partnership between the Bank and the ICRC come about and how do the goals and mission of the Bank align with/converge with the working modalities of the ICRC, including the Fundamental Principles of the Red Cross and Red Crescent Movement? Which areas do you foresee as particularly relevant for a strong Bank and ICRC collaboration and how does this relate to the HDP nexus?

A strong partnership between the Bank and the ICRC makes complete sense to leverage each other's comparative advantages, achieve synergies and complementarities. For

⁵ AfDB Group, "Africa Adaptation Acceleration Program", available at: https://www.afdb.org/en/topics-and-sectors/initiatives-partnerships/africa-adaptation-acceleration-program.



example, both institutions signed a letter of intent in January 2019 stipulating the joint vision to further advance the collaboration towards bolstering resilience of the poorest and most vulnerable communities in fragile settings on the African continent. This collaboration contributes to the AfDB's mission to spur inclusive and sustainable economic growth and social progress, as well as the ICRC's mandate to protect the lives and dignity of the victims of armed conflict and other situations of violence.

HDP nexus partners must incentivize and support the efforts of governments to reinforce existing social contracts at local level, strengthen administrative effectiveness of social services delivery, promote citizens' contribution to public policy and help rebuild trust and confidence in inclusive governance and public administration. It is our belief that the provision of solutions needs to be in close collaboration with local communities, with a specific focus on women and youth. Combined, these contribute to preventing grievances and marginalization, which could otherwise turn into breeding grounds for violence, communal conflicts and terrorism. Enabling business environments for private sector investments along regional and domestic value chains is paramount to transform our rural communities into zones of economic prosperity.

It is in this regard that the Bank and the ICRC are in the process to explore the development of a framework agreement, similar to the fiduciary principles agreements we have with UN agencies, but specifically tailored to the ICRC according to its unique mandate. The framework agreement would be intended to set the basis for sustained and regular collaboration between both organizations according to shared priorities to support African populations in fragile and conflict-affected contexts. All of this of course is in alignment with our respective institutional mandates. This process is ongoing.

The ICRC is also a potential partner for strengthening capacity on CSE in line with the spirit of the letter of intent signed in January 2019. The Bank is currently designing a programme for building capacity on CSE, and the ICRC's experience, knowledge management potential and outreach capacity especially in fragile contexts would be immensely useful in this regard. It requires concerted and continuous efforts to develop capacities of national and community-based organizations to realize strengthened CSE across the lifecycle in Bank programmes and projects that seek to address fragility and build resilience.

Furthermore, our partnership is also encompassing action-oriented policy dialogues and platforms such as our collaboration in the Finance in Common Summit during the Paris Peace Forum, in 2020 and ongoing since then, to ensure a common agenda for resilience financing. Readers hopefully also had a chance to join the recent Africa Resilience Forum (ARF), but, if not, please have a look online, including a spotlight contribution from ICRC President Peter Maurer.⁶

⁶ AfDB Group, "Africa Resilience Forum (ARF2021)", available at: https://www.afdb.org/en/events/africa-resilience-forum-arf2021; AfDB Group, "Multimedia, Highlights of the 2021 Africa Resilience Forum", available at: www.afdb.org/en/events/africa-resilience-forum-arf2021/multimedia; ICRC, "ARF 2021:

4. How will the partnership materialize and impact the countries in the Sahel region? What value does this engagement with the ICRC add to the Bank's existing work?

Considering the mutual interests and objectives of both institutions along the humanitarian—development nexus, the Bank and the ICRC have been setting the foundations for a much wider and stronger partnership. For example, let us look at the collaboration via the "Economic Empowerment of Vulnerable Women in the Sahel Region (Mali, Niger and Chad)" project to enhance development of remote conflict-affected communities and bridging the humanitarian—development gap.

Through this engagement, both institutions have gained better insights into each other's institutional and operational models to advance towards a more seamless and scaled-up collaboration in fragile settings. We all know that in these contexts, flexibility and speed of interventions are particularly crucial to deliver on the ground, as is the "do no harm" principle. This includes the Sahel, but also other countries/regions affected by complex and multi-dimensional drivers of fragility, such as the Lake Chad Basin, Horn of Africa, the Great Lakes and Central African regions, to mention a few. The strengthened partnership with the ICRC is core in this regard and we look forward to further expanding and fine-tuning it.

5. How does the AfDB approach the peacebuilding agenda? If this has evolved over time, what are some of the lessons learned for the way forward, in general and visà-vis the Sahel specifically?

The Bank was one of the first multilateral organizations to shape the concept of fragility and institutionalize the fragility and resilience agenda in its business model since 2001. The Bank is still a leader in this domain with its own dedicated internal unit, the RDTS, as well as a specific facility, the Transition Support Facility (TSF).

The RDTS facilitates the Bank-wide implementation of its Strategy for Addressing Fragility and Building Resilience in Africa. The 2014–2019 (extended until the end of 2021) strategy focused on (i) Strengthening state capacity and support for effective institutions; (ii) Promoting inclusiveness to build resilience; and (iii) Leading on policy dialogue, partnerships, and advocacy on issues of fragility in Africa. It is also important to highlight that in the 2014 Strategy, the Bank introduced a paradigm shift from "fragile states" to "fragile situations". The current COVID-19 pandemic has shown how relevant this shift was, as every country faces pockets of fragility, with various levels of evolving capacities and pressures, and the regional dimensions thereof, i.e. fragility does not know



borders. The Bank also introduced several changes in its processes, financing modalities, and internal management. All these milestones allowed the Bank to respond to fragile and conflict-affected situations with adapted financial interventions, advocacy and awareness raising.

We are proud of the numerous concrete, tangible steps and results. For example, more than US\$5.2 billion have been mobilized through the dedicated facility, the TSF, since 2008.⁷ The bulk of these resources was utilized to consolidate peace, build resilient institutions, stabilize economies, improve the lives of vulnerable populations, and lay the foundations for sustainable inclusive growth. For instance, these interventions secured electricity access to five million people and supplied improved water and sanitation to eight million women over the past decade. Moreover, the TSF continues to provide flexibility (including that, for example, resources from partners can be pooled for scaled-up and better coordinated interventions), allowing the Bank to deliver dedicated and tailored responses to help prevent and mitigate crisis situations.

However, of course, we know the magnitude of tasks ahead to achieve our High 5s, the African Union's Agenda 2063 and Silencing the Guns as well as the SDGs. So, we shall spare no efforts and our partnership with the ICRC is certainly also paramount in this regard to reach, empower and enhance resilience of communities affected by fragility, conflict, violence and climate change. ICRC President Maurer's video participation⁸ in the Bank's ARF⁹ in September 2021 and our joint COP26 side-event in November 2021 are just two recent examples of joint policy dialogues and advocacy. We look forward to many more.

6. What are the cumulative impacts of conflict, climate change and the COVID-19 pandemic on women and girls, especially as seen in the Sahel region? And how does the AfDB intend to tackle these issues in order to seek to reverse the trends?

The Bank's Africa Gender Index indicates that gender disparities in the Sahel region remain a significant challenge and grave concern. Indeed, the situation of the most vulnerable women and girls, particularly those in refugee camps and displaced settlements is alarming for the countries' stability and development outlook. This poses tremendous pressures on a region that faces many challenges—climate change, security threats, political instability, lack of social cohesion, scarce resources in some areas as well as insufficiently inclusive and sustainable natural resource management in areas where natural resources are abundant, to mention a few. In addition, the COVID-19 pandemic has exacerbated an already complex macroeconomic situation, leaving little fiscal space for gender issues and for providing adequate relief for the most vulnerable.

⁷ AfDB Group, "About the Facility", available at: https://www.afdb.org/en/topics-and-sectors/initiatives-partnerships/fragility-resilience/about-the-facility.

⁸ ICRC, above note 6.

⁹ AfDB Group, "Africa Resilience Forum (ARF2021)", above note 6.

Yet, evidence shows that fragile and conflict-affected situations affect the most disadvantaged groups the hardest, particularly women, and have negative impacts on their lives, dignity and livelihoods. In the Sahel in particular, many women are the sole breadwinners and caregivers of their families without adequate economic means or capabilities. They are also particularly exposed to the risks of physical and sexual violence, stigma and rejection by their communities of origin. The economic and structural crises of chronic poverty have often pushed women to engage in the informal economy (agro-pastoral production, processing of agricultural and livestock products, small trade, etc.) to ensure survival and cover the basic needs of their households. Unfortunately, the informal sector—the largest employer of women in the Sahel—was hit the hardest by the restrictions implemented to fight COVID-19, destroying livelihoods of entire households. This again makes it very clear how important investments in resilience are, at individual, household and community levels.

The region is also suffering from the impacts of climate change, which are limiting its development perspectives. Indeed, most Sahelian economies are essentially based on the primary sector (agriculture and livestock), which is dependent on increasingly erratic rainfall and on which more than 80% of the population depends. These climate shocks can have different impacts on women and men, depending on their social status, their ability to participate in decision making and their access to resources. Stunting also erodes the development potential of our youngest members of society. The traditional roles assigned to women exacerbate their vulnerability and precariousness in the face of the negative effects of climate change. All of these are unacceptable and collective efforts are required to get this right, urgently.

7. How does the Bank plan to address the disproportionate impact of armed conflicts on women and girls and build their resilience, particularly in the Sahel region? How do you see the role of the ICRC in this regard?

The Gender Strategy 2021–2025 lays the foundation for enhanced interventions in fragile contexts to support poverty reduction, and economic and social development in the least developed African countries, with women at the centre, on both policy and programmatic fronts. Developed during an unprecedented time that is threatening the progress and gains of the gender equality agenda, the gender strategy is the blueprint for development interventions that address gender disparities and build a more equal, inclusive and resilient future. It includes empowering women through access to finance and markets, create decent jobs, employability and entrepreneurship opportunities for women and increasing their access to social services through infrastructure.

We know now more than ever that gender inequality does not only have a tremendous cost in Africa and even more so in situations of crisis, but also that



countries simply cannot afford to exclude women in their response if they want to rebuild better. In fact, how can recovery programmes that do not integrate specific needs of half of the population – one of the most affected groups during conflict – be part of the solution? Africa's recovery strongly depends on solutions provided to women who, as farmers, market-sellers, traders, etc., keep our economies running.

The example of the Sahel region speaks volumes about the importance of women's empowerment as a critical lever for action and the losses caused by gender disparities. In Burkina Faso, while 93% of economically active women work in rural areas, mainly in food production and are responsible for marketing 40% of agricultural products, only 14% of all women are landowners (compared with 32% of men). Even when they own lands, women's decision-making power remains limited due to gender stereotypes and customary laws. In Chad, women represent only 3% of formal business owners, while the large majority operates in the informal sector with little to no access to bank accounts, credit and business development services.

To that effect, we have built a pipeline of innovative projects to expand development impact in the most remote and challenging areas. To accelerate the implementation of the gender transformational agenda in transition states (countries in fragile and conflict-affected situations), the Bank actively engages and builds alliances with stakeholders, development partners, the civil society and humanitarian actors with the aim to address the root causes of fragility, tackle the long-standing power imbalances and pave the way for sustainable and inclusive development.

It is in this spirit that the collaboration between the ICRC and the Bank emerged to pursue collaborative opportunities under the Affirmative Finance Action for Women in Africa programme, which responds to the fundamental need to unpack the entrepreneurial capacity of women, providing them the finance they need to develop and grow their businesses so that they can better support their family and transform our societies. The complementarity of our mandates will allow us to provide socio-economic opportunities to people living in places where only actors such as the ICRC are present due to security issues. As mentioned earlier, the joint project on "Economic Empowerment of Vulnerable Women in the Sahel" will provide income-generating activities to women at the bottom of the pyramid in areas such as Timbuktu in Mali, Diffa and Agadez in Niger and Kishira in Chad. This is a first pilot, with many more joint projects at scale planned down the road.

8. The Bank puts particular emphasis on CSE. Why is there a need to work with civil society organizations in general, and towards addressing fragility and building resilience in the Sahel region in particular? How are projects with civil society organizations structured and implemented?

CSE is absolutely critical in achieving inclusive growth that leaves no one behind. Working with civil society in fragile and conflict-affected contexts helps strengthen participation and ownership as well as improving transparency and accountability.

Moreover, active CSE can help prevent grievances and marginalization by integrating and applying risk mitigation measures throughout the design and implementation of Bank-funded projects. CSE, and the mentioned capacity development that needs to come with it, will also help the Bank to increase the pool of locally based implementing partners and third-party monitoring for projects in parts of the region that have limited accessibility due to insecurity.

Let us share a few examples. The Bank is actively pursuing CSE in knowledge generation, projects, programmes and policy dialogues. For public sector operations implemented by the government or third-party implementing partners such as the UN, involving civil society in the design and implementation, for example as local implementing partner, is already happening. But we would want to see much more of this. That is also why we are constantly expanding our Civil Society Database, including through close collaboration with partners such as the Lake Chad Basin Commission and many others, and we encourage civil society organizations to register and join online.¹¹

For example, the "Desert to Power" initiative aims to develop and provide 10 GW of solar energy by 2025 and supply 250 million people with green electricity, including in some of the world's poorest countries across the Sahel, the Lake Chad Basin and the Horn of Africa. At least ninety million people will be connected to electricity for the first time. Adequate and effective community involvement, mobilization, sensitization and participation are core here. Working with youth associations and organizations in the region, CSE is also important *vis-à-vis* the Bank's Jobs for Youth in Africa Strategy implementation. This includes empowering youth in fragile contexts via enhanced hard and soft skills needed for local, regional and global labour markets, to expand employability and entrepreneurial potential. In turn, this helps boost livelihoods and resilience as pathways to peace and shared prosperity.

9. The Bank has also been developing its 3rd Strategy for Addressing Fragility and Building Resilience in Africa (2022–2026). Building on the topics covered thus far, which additional points do you deem worth mentioning?

Thank you, yes, as mentioned earlier, our 2nd Strategy (2014–2019, extended until the end of 2021) achieved many of its objectives. That said, and in line with the recommendations of an independent evaluation (by Independent Development Evaluation (BDEV) in 2020) and the policy commitments of the fifteenth replenishment of the African Development Fund (ADF-15), there is room for the Bank to scale up the implementation of its fragility and resilience agenda. The Bank's interventions in fragile situations will need to evolve towards more integrated, structural and coordinated approaches while staying selective according to our comparative advantages and tailored to the context. This



includes continuing policy dialogues and capacity development to achieve peace, stability and prosperity for all on the African continent.

Responding to the various pressures and to harness the tremendous opportunities on the African continent, specifically in fragile and conflict-affected contexts, requires capacity, agile operational mechanisms, flexible financial instruments (such as but not limited to the TSF) and pro-active coordination with external partners in the development, humanitarian and peacebuilding realm. Partnerships are key, especially where work is better done by specialized actors, such as in active conflict situations. This is particularly important from a prevention angle and as fragility is not confined within national borders (spillover effects), as the situation in Libya and developments in several parts of the Sahel have shown us. Building resilience of communities in rural and remote areas, but also in increasingly urban settings, is an important pathway to harnessing national as well as regional peace and stability.

Building on opportunities and lessons learned from the 2014 Strategy, the 3rd Strategy for Addressing Fragility and Building Resilience in Africa (2022–2026) has been developed with very wide stakeholder consultation. The Strategy has been approved by the Bank's Board of Directors on 2 March 2022. The new Strategy puts a strong premium on the following adjustments: Promoting conflict-prevention in fragile situations; Renewing emphasis on building community resilience; Addressing regional fragility; Strengthening private sector development in fragile and conflict-affected situations as a driver for sustainable resilience; Increasing use of lending and non-lending tools applying selectivity principles; Scaling-up coordinated approaches with humanitarian, peace and development actors for resilience; among many other important developments.

We look forward to walking the talk together with the ICRC.